



EFW
3622

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Serial No.: 09/292,887
Filed: April 16, 1999
For: SYSTEM AND METHOD FOR ADMINISTERING A CREDIT CARD USE INCENTIVE PROGRAM BY WHICH A CREDIT CARD HOLDER EARNs REBATE IN THE FORM OF AN ADDITIONAL PAYMENT TOWARD AN OUTSTANDING LOAN PRINCIPAL TO REDUCE THE OVERALL COST OF THE INSTALLMENT LOAN

Docket No.: 354533-00201
Group Art Unit: 3622
Examiner: Champagne, Donald

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDEMENT TRANSMITTAL

I. ENCLOSURES

Transmitted herewith are the following documents for the above-referenced application:

- ☒ 14 Page Response Under 1.111; and
- ☒ Postcard for date-stamped return as confirmation of receipt of these materials.

II. STATUS

- ☒ Applicant is a large entity.

III. EXTENSION OF TIME

Applicant petitions for an extension of time under 37 CFR 1.136 for the total number of months checked below:

	Extension (months)	Fee for other than small entity	Fee for small entity
<input type="checkbox"/>	one month	\$ 120.00	\$ 60.00
<input type="checkbox"/>	two months	\$ 450.00	\$225.00
<input type="checkbox"/>	three months	\$1,020.00	\$510.00

Fee \$0.00

- ☒ Applicant believes that no extension of time is required. However, this conditional petition is hereby made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

CERTIFICATE OF MAILING (37 CFR 1.8(a))

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited on June 6, 2005, with the U.S. Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450.

Date: June 6, 2005

Yvette Yurande Owen

IV. FEE FOR CLAIMS

The fee for claims (37 CFR 1.16(b)-(d)) has been calculated as shown below:

(Col. 1)		(Col. 2)		(Col. 3)	SMALL ENTITY		OR	OTHER THAN A SMALL ENTITY	
Claims Remaining After Amendment		Highest No. Previously Paid For		Present Extra	Rate	Addit. Fee		Rate	Addit. Fee
Total *	24	Minus *0*	27	0	x25=	\$0		x50=	\$0
Indep. *	3	Minus *0*	3	0	x100=	\$0		x200=	\$0
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+180=	\$0		x360=	\$0
					TOTAL ADDIT. FEE	\$0	OR	TOTAL ADDIT. FEE	\$0

- ☒ No additional fee for claims required.
☐ Total additional fee for claims required \$0.00.

V. FEE PAYMENT

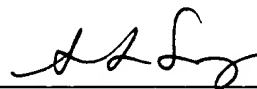
- ☐ Charge Account No. 50-2778 the sum of \$0.00 for three month extension of time.

VI. FEE DEFICIENCY

- ☒ The Commissioner is authorized to charge any required fees, additional fees, or credit any overpayment to Deposit Account 50-2778.

Respectfully submitted,

DECHERT LLP



Leah Sherry
Reg. No. 43,918

Date: June 6, 2005

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